

**Business Gold Card**

VENTWELL INC

ANDREW MULKERIN

Closing Date 03/09/23

Account Ending 4003

Next Closing Date 04/07/23

p. 1/7

Customer Care:

1-800-492-3344

TTY:

Use Relay 711

Website:

americanexpress.com

New Balance **\$4,690.02**

Minimum Payment Due **\$1,346.84**

Payment Due Date **04/03/23**

Late Payment Warning: If you do not pay the Minimum Payment Due by the Payment Due Date of 04/03/23, you may have to pay a late fee of \$39.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	13 years	\$8,712

If you would like information about credit counseling services, call 1-888-733-4139.

- ➔ See page 2 for important information about your account.
- ➔ Please refer to the **IMPORTANT NOTICES** section on **page 7**.
- ➔ For information on your Pay Over Time feature and limit, see **page 5**
- ⓘ Please note, your preset spending limit is \$6,100.00. You have spent \$4,690.02.

Membership Rewards® Points

Available and Pending as of 01/31/23

178,153

For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary**Pay In Full Portion**

Previous Balance	\$0.00
Payments/Credits	-\$0.00
New Charges	+\$1,208.84
Fees	+\$0.00
New Balance =	\$1,208.84

Pay Over Time Portion

Previous Balance	\$2,841.85
Payments/Credits	-\$2,841.85
New Charges	+\$3,376.74
Fees	+\$0.00
Interest Charged	+\$104.44
New Balance =	\$3,481.18
Minimum Due	\$138.00

Account Total

Previous Balance	\$2,841.85
Payments/Credits	-\$2,841.85
New Charges	+\$4,585.58
Fees	+\$0.00
Interest Charged	+\$104.44
New Balance	\$4,690.02
Minimum Payment Due	\$1,346.84

Pay Over Time Limit	\$6,100.00
Available Pay Over Time Limit	\$2,618.82
Days in Billing Period:	31

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending 4003

Enter 15 digit account # on all payments.
Make check payable to American Express.

ANDREW MULKERIN
VENTWELL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681

Payment Due Date
04/03/23

New Balance
\$4,690.02

Minimum Payment Due
\$1,346.84

See reverse side for instructions on how to update your address, phone number, or email.

AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031

\$ _____
Amount Enclosed





Business Gold Card
VENTWELL INC
ANDREW MULKERIN
 Closing Date 03/09/23

p. 3/7

Account Ending XXXX 4003



Customer Care & Billing Inquiries

International Collect
 Lost or Stolen Card
 Express Cash
 Large Print & Braille Statements

1-800-678-0745

1-336-393-1111

1-800-678-0745

1-800-CASH-NOW

1-800-678-0745

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-678-0745**



Website: americanexpress.com

Customer Care & Billing Inquiries

P.O. BOX 981535
 EL PASO, TX
 79998-1535

Payments

PO BOX 6031
 CAROL STREAM IL
 60197-6031

Payments and Credits

Summary

	Pay In Full	Pay Over Time ⬇	Total
Payments	\$0.00	-\$2,841.85	-\$2,841.85
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	\$0.00	-\$2,841.85	-\$2,841.85

Detail

*Indicates posting date

Payments	Amount
03/02/23* ANDREW MULKERIN ONLINE PAYMENT - THANK YOU	-\$50.00
03/08/23* ANDREW MULKERIN ONLINE PAYMENT - THANK YOU	-\$2,791.85

New Charges

Summary

	Pay In Full	Pay Over Time ⬇	Total
ANDREW MULKERIN XXXX 4003	\$1,208.84	\$3,285.62	\$4,494.46
IRENE MULKERIN XXXX 1140	\$0.00	\$73.11	\$73.11
ANDRIA LAUER XXXX 1207	\$0.00	\$18.01	\$18.01
Total New Charges	\$1,208.84	\$3,376.74	\$4,585.58

Detail

⬇ - denotes Pay Over Time activity



ANDREW MULKERIN

Card Ending XXXX 4003

				Amount
02/15/23	VISTAPRINT 8662074955	WALTHAM	MA	\$114.86 ⬇
02/16/23	BT*JIFFYSHIRTS.COM US L.P. 3023074081	WILMINGTON	DE	\$64.82 ⬇
02/16/23	REPUBLIC SERVICES TRASH 003216873 85054 UTILITIES	PHOENIX	AZ	\$167.74 ⬇
02/18/23	ALLEGNT AIR, LLC 021770021782952 Allegiant Airlines From: HARRISBURG INTERNA To: SARASOTA/BRADENTON HARRISBURG INTERNA Ticket Number: CJR6WP Passenger Name: MULKERIN IRENE Document Type: PASSENGER TICKET	702-5058888	NV	\$686.00 ⬇
02/18/23	PROPAY*Capital Area Flag Footbal 39367 sp.merchant.X935WXyZSWzAt	7174600986	PA	\$128.00 ⬇

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
02/21/23	AUTODESK INC.*AUTODESK INC - 1-855-301 DIGITAL GOODS: APPS	SAN RAFAEL	CA	\$249.10 ◆
02/27/23	ALRO STEEL CORP 800-528-4800	800-528-4800	MI	\$984.27 ◆
03/05/23	TRIMBLE INC TRIMBLE Inc http://connect.trimble.co	WESTMINSTER,	CO	\$253.56 ◆
03/06/23	THE YORK WATER CO 7178453601	(717)845-3601	PA	\$294.80 ◆
03/08/23	COLUMBIA GAS OF PENNSYLVANIA 8884604332	COLUMBUS	OH	\$456.84
03/08/23	COLUMBIA GAS OF PENNSYLVANIA 8884604332	COLUMBUS	OH	\$752.00
03/08/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$32.62 ◆
03/08/23	MCMaster-CARR INDUSTRIAL SUPPLY ORD 23412/23411 ;REQ ANDREW W MULKER IT1 LOW-STRENGT;UPI 5.0200;QTY1 IT2 18-8 STAINL;UPI 36.7200;QTY1 FRT 17.77;HDL 0.00;ITM5	ROBBINSVILLE	NJ	\$96.07 ◆
03/08/23	MCMaster-CARR INDUSTRIAL SUPPLY ORD 23430 ;REQ ANDREW W MULKER IT2 SUPER-CORRO;UPI 9.4400;QTY1 FRT 16.74;HDL 0.00;ITM2	ROBBINSVILLE	NJ	\$64.35 ◆
03/08/23	MCMaster-CARR INDUSTRIAL SUPPLY ORD 23431 ;REQ ANDREW W MULKER IT1 TIGHT-TOLER;UPI 23.8800;QTY1 IT2 TIGHT-TOLER;UPI 13.8500;QTY1 FRT 34.19;HDL 0.00;ITM3	ROBBINSVILLE	NJ	\$76.95 ◆
03/08/23	MCMaster-CARR INDUSTRIAL SUPPLY ORD 23416/23415/2342;REQ ANDREW W MULKER FRT 17.4;HDL 0.00;ITM4	ROBBINSVILLE	NJ	\$72.48 ◆

**IRENE MULKERIN**

Card Ending ■ 1140

				Amount
02/24/23	TURKEY HILL #0280 950280101 7177289711	ENOLA	PA	\$62.32 ◆
02/27/23	MCDONALD'S F1965 000000000825620 7177324228	ENOLA	PA	\$10.79 ◆

**ANDRIA LAUER**

Card Ending ■ 1207

				Amount
02/19/23	ADOBE ACROPRO SUBS Adobe Systems 8004438158	SAN JOSE	CA	\$18.01 ◆

Fees

				Amount
Total Fees for this Period				\$0.00



Business Gold Card
VENTWELL INC
ANDREW MULKERIN
Closing Date 03/09/23

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Account Ending ■■■4003

Interest Charged

		Amount
03/09/23	Interest Charge on Promotional Balances	\$104.44
Total Interest Charged for this Period		\$104.44

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$384.00
Total Interest in 2023	\$347.52

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	29.99% (v)	\$4,098.40	\$104.44
Total			\$104.44

(v) Variable Rate

Information on Pay Over Time

Pay Over Time Limit

There is a limit to your Pay Over Time feature balance. Your Pay Over Time Limit is \$6,100.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

Available Pay Over Time Limit

Your Available Pay Over Time Limit is \$2,618.82 and is accurate as of your statement date. This Limit is the remaining amount that you can add to your Pay Over Time balance. The Available Pay Over Time Limit amount is calculated by subtracting your Pay Over Time balance from your Pay Over Time Limit. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

Pay Over Time Setting: ON

The setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges will be placed in your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.

**Business Gold Card**

VENTWELL INC

ANDREW MULKERIN

Closing Date 04/07/23

Account Ending 4003

Next Closing Date 05/09/23

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Customer Care:

1-800-492-3344

TTY:

Use Relay 711

Website:

americanexpress.com

New Balance **\$6,152.92**

Minimum Payment Due **\$173.00**

Payment Due Date **05/03/23**

Late Payment Warning: If you do not pay the Minimum Payment Due by the Payment Due Date of 05/03/23, you may have to pay a late fee of \$39.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	18 years	\$16,794
\$247	3 years	\$8,903 (Savings = \$7,891)

If you would like information about credit counseling services, call 1-888-733-4139.

- ➔ See page 2 for important information about your account.
- ➔ Please refer to the **IMPORTANT NOTICES** section on **page 7**.
- ➔ For information on your Pay Over Time feature and limit, see **page 5**
- ⓘ Please note, your preset spending limit is \$6,100.00. You have spent \$6,152.92.

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/
business**Pay by Phone**

1-800-472-9297

Account Ending 4003

Enter 15 digit account # on all payments.
Make check payable to American Express.

ANDREW MULKERIN
VENTWELL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681

Payment Due Date
05/03/23

New Balance
\$6,152.92

Minimum Payment Due
\$173.00

See reverse side for instructions
on how to update your address,
phone number, or email.

AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031

\$ _____
Amount Enclosed





Business Gold Card
VENTWELL INC
ANDREW MULKERIN
Closing Date 04/07/23

p. 3/8

Account Ending ■■■4003



Customer Care & Billing Inquiries

International Collect
Lost or Stolen Card
Express Cash
Large Print & Braille Statements

1-800-678-0745

1-336-393-1111

1-800-678-0745

1-800-CASH-NOW

1-800-678-0745

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Online chat at americanexpress.com or use **Relay dial 711** and **1-800-678-0745**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**

P.O. BOX 981535
EL PASO, TX
79998-1535

Payments

PO BOX 6031
CAROL STREAM IL
60197-6031

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,208.84	-\$138.00	-\$1,346.84
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$1,208.84	-\$138.00	-\$1,346.84

Detail

*Indicates posting date

Payments	Amount
03/16/23* ANDREW MULKERIN ONLINE PAYMENT - THANK YOU	-\$1,346.84

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
ANDREW MULKERIN ■■■4003	\$0.00	\$2,601.35	\$2,601.35
IRENE MULKERIN ■■■1140	\$0.00	\$77.61	\$77.61
ANDRIA LAUER ■■■1207	\$0.00	\$18.01	\$18.01
Total New Charges	\$0.00	\$2,696.97	\$2,696.97

Detail

♦ - denotes Pay Over Time activity



ANDREW MULKERIN

Card Ending ■■■4003

			Amount
03/10/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL WA	\$21.70 ♦
03/10/23	USPS.COM POSTAL STORE 282473001 8007826724	800-782-6724 MO	\$26.75 ♦
03/14/23	CV BOYS BASKETBALL BOOSTERS squareup.com/receipts	Mechanicsburg PA	\$160.00 ♦
03/14/23	CHILD COMM PED EAST MEDICAL	PITTSBURGH PA	\$92.00 ♦
03/21/23	ALRO STEEL CORP 800-528-4800	800-528-4800 MI	\$283.95 ♦
03/21/23	REPUBLIC SERVICES TRASH 003226865 85054 UTILITIES	PHOENIX AZ	\$271.82 ♦
03/21/23	ALRO STEEL CORP 800-528-4800	800-528-4800 MI	\$355.42 ♦
03/27/23	LOWE'S 717-676-4050	YORK PA	\$37.00 ♦

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
03/29/23	COMCAST THREE RIVERS EAST CS 1X CABLE SVCS	(800)266-2278	PA	\$345.55 ◆
03/29/23	DELAWARE VALLEY STEEL 461682001561646 19782 19082	UPPER DARBY	PA	\$600.32 ◆
03/30/23	VISTAPRINT 8662074955	WALTHAM	MA	\$25.43 ◆
03/30/23	MCMASTER-CARR INDUSTRIAL SUPPLY ORD 0330JRILL ;REQ ANDREW MULKERIN IT1 MEDIUM-STRE;UPI 13.0900;QTY1 IT2 HIGH-STRENG;UPI 9.1300;QTY1 FRT 22.63;HDL 0.00;ITM5	ROBBINSVILLE	NJ	\$164.26 ◆
03/31/23	MCMASTER-CARR INDUSTRIAL SUPPLY ORD 0331JRILL ;REQ ANDREW MULKERIN IT1 HIGH-STRENG;UPI 12.8000;QTY1 IT2 ;UPI 0.0000;QTY FRT 9.37;HDL 0.00;ITM1	ROBBINSVILLE	NJ	\$23.51 ◆
04/01/23	HOT MASALA BISTRO 717-975-9091	CAMP HILL	PA	\$87.26 ◆
04/02/23	GAP ONLINE 084870005001004 8004277895	GROVEPORT	OH	\$27.00 ◆
04/02/23	GAP ONLINE 084870005001004 8004277895	GROVEPORT	OH	\$50.40 ◆
04/03/23	MCMASTER-CARR INDUSTRIAL SUPPLY ORD 0403JRILL ;REQ ANDREW MULKERIN IT1 18-8 STAINL;UPI 4.4300;QTY1 IT2 STEEL HEX W;UPI 14.9000;QTY1 FRT 8.00;HDL 0.00;ITM2	ROBBINSVILLE	NJ	\$28.98 ◆

**IRENE MULKERIN**

Card Ending ■ 1140

				Amount
04/01/23	SHEETZ 000-0000000	HUMMELSTOWN	PA	\$75.50 ◆
04/01/23	THE UPS STORE 2482 021770021762287 2482-POS2482B-16817036	HUMMELSTOWN	PA	\$2.11 ◆

**ANDRIA LAUER**

Card Ending ■ 1207

				Amount
03/19/23	ADOBE ACROPRO SUBS Adobe Systems 8004438158	SAN JOSE	CA	\$18.01 ◆

Fees

	Amount
Total Fees for this Period	\$0.00



Business Gold Card
VENTWELL INC
ANDREW MULKERIN
Closing Date 04/07/23

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Account Ending ■■■4003

Interest Charged

		Amount
04/07/23	Interest Charge on Promotional Balances	\$112.77
Total Interest Charged for this Period		\$112.77

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$384.00
Total Interest in 2023	\$460.29

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	29.99% (v)	\$4,730.82	\$112.77
Total			\$112.77

(v) Variable Rate

Information on Pay Over Time

Pay Over Time Limit

There is a limit to your Pay Over Time feature balance. Your Pay Over Time Limit is \$6,100.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

Available Pay Over Time Limit

Your Available Pay Over Time Limit is \$0.00 and is accurate as of your statement date. This Limit is the remaining amount that you can add to your Pay Over Time balance. The Available Pay Over Time Limit amount is calculated by subtracting your Pay Over Time balance from your Pay Over Time Limit. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

Pay Over Time Setting: ON

The setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges will be placed in your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.

**Business Gold Card**VENTWELL INC
ANDREW MULKERINClosing Date 05/09/23 Next Closing Date 06/08/23
Account Ending 0003

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Customer Care: 1-800-492-3344
TTY: Use Relay 711
Website: americanexpress.com

New Balance **\$6,398.22**

Minimum Payment Due **\$479.37**

Includes the past due amount of \$173.00

Payment Due Date **06/03/23**

Late Payment Warning: If you do not pay the Minimum Payment Due by the Payment Due Date of 06/03/23, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount, and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	18 years	\$17,050

If you would like information about credit counseling services, call 1-888-733-4139.

➔ See page 2 for important information about your account.

⚠ Your account is past due.

➔ Please refer to the **IMPORTANT NOTICES** section on **page 5**.

➔ For information on your Pay Over Time feature and limit, see **page 4**

ⓘ Please note, your preset spending limit is \$6,100.00. You have spent \$6,398.22.

Membership Rewards® Points
Available and Pending as of 03/31/23
186,212

For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary**Pay In Full Portion**

Previous Balance	\$0.00
Payments/Credits	-\$0.00
New Charges	+\$42.37
Fees	+\$39.00
New Balance =	\$81.37

Pay Over Time Portion

Previous Balance	\$6,152.92
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$163.93
New Balance =	\$6,316.85
Minimum Due	\$398.00

Account Total

Previous Balance	\$6,152.92
Payments/Credits	-\$0.00
New Charges	+\$42.37
Fees	+\$39.00
Interest Charged	+\$163.93

New Balance **\$6,398.22**
Minimum Payment Due **\$479.37**

Pay Over Time Limit \$6,100.00
Available Pay Over Time Limit \$0.00
Days in Billing Period: 32

Continued on page 3

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 4003

Enter 15 digit account # on all payments.
Make check payable to American Express.

ANDREW MULKERIN
VENTWELL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681

Payment Due Date
06/03/23
New Balance
\$6,398.22
Minimum Payment Due
\$479.37

See reverse side for instructions on how to update your address, phone number, or email.

AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031

\$ _____
Amount Enclosed





Business Gold Card
VENTWELL INC
ANDREW MULKERIN
Closing Date 05/09/23

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Account Ending ■■■ 4003



Customer Care & Billing Inquiries

International Collect
Lost or Stolen Card
Express Cash
Large Print & Braille Statements

1-800-678-0745

1-336-393-1111
1-800-678-0745
1-800-CASH-NOW
1-800-678-0745

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-678-0745**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**

P.O. BOX 981535
EL PASO, TX
79998-1535

Payments

PO BOX 6031
CAROL STREAM IL
60197-6031

MEMBERSHIP
rewards®

Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at www.membershiprewards.com/terms or call **1-800-AXP-EARN** (297-3276) for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.

New Charges

Summary

	Pay In Full	Pay Over Time ↕	Total
IRENE MULKERIN ■■■ 1140	\$16.94	\$0.00	\$16.94
ANDRIA LAUER ■■■ 1207	\$25.43	\$0.00	\$25.43
Total New Charges	\$42.37	\$0.00	\$42.37

Detail



IRENE MULKERIN

Card Ending ■■■ 1140

			Amount
04/26/23	HOBBY-LOBBY #823 000000823 4057451100	MECHANICSBURG PA	\$16.94



ANDRIA LAUER

Card Ending ■■■ 1207

			Amount
04/19/23	ADOBE ACROPRO SUBS Adobe Systems 8004438158	SAN JOSE CA	\$25.43

Fees

			Amount
05/03/23	ANDREW MULKERIN	Late Payment Fee	\$39.00
Total Fees for this Period			\$39.00

**Business Gold Card**

VENTWELL INC

ANDREW MULKERIN

Closing Date 06/08/23

Account Ending 4003

Next Closing Date 07/09/23

p. 1/6

Customer Care:

1-800-492-3344

TTY:

Use Relay 711

Website:

americanexpress.com

New Balance **\$6,594.86****Minimum Payment Due** **\$739.37**

Includes the past due amount of \$479.37

Payment Due Date **07/03/23**

Late Payment Warning: If you do not pay the Minimum Payment Due by the Payment Due Date of 07/03/23, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount, and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	18 years	\$17,089

If you would like information about credit counseling services, call 1-888-733-4139.

➔ See page 2 for important information about your account.

⚠ Your account is past due.

➔ Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 5 - 6**.

➔ For information on your Pay Over Time feature and limit, see **page 4**

ⓘ Please note, your preset spending limit is \$6,100.00. You have spent \$6,594.86.

Continued on page 3

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/
business**Pay by Phone**

1-800-472-9297

Account Ending 4003

Enter 15 digit account # on all payments.
Make check payable to American Express.

ANDREW MULKERIN
VENTWELL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681

Payment Due Date
07/03/23

New Balance
\$6,594.86

Minimum Payment Due
\$739.37

See reverse side for instructions
on how to update your address,
phone number, or email.

AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031

\$ _____
Amount Enclosed



**Business Gold Card**VENTWELL INC
ANDREW MULKERIN
Closing Date 06/08/23

p. 3/6

Account Ending ■■■4003

**Customer Care & Billing Inquiries**International Collect
Lost or Stolen Card
Express Cash
Large Print & Braille Statements**1-800-678-0745**1-336-393-1111
1-800-678-0745
1-800-CASH-NOW
1-800-678-0745**Hearing Impaired**Online chat at americanexpress.com or use **Relay dial 711** and **1-800-678-0745****Website:** americanexpress.com**Customer Care
& Billing Inquiries**P.O. BOX 981535
EL PASO, TX
79998-1535**Payments**PO BOX 6031
CAROL STREAM IL
60197-6031MEMBERSHIP
rewards®

Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at www.membershiprewards.com/terms or call **1-800-AXP-EARN** (297-3276) for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.

Fees

		Amount
06/03/23	Late Payment Fee	\$39.00
Total Fees for this Period		\$39.00

Interest Charged

		Amount
06/08/23	Interest Charge on Promotional Balances	\$157.64
Total Interest Charged for this Period		\$157.64

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$462.00
Total Interest in 2023	\$781.86

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	29.99% (v)	\$6,392.72	\$157.64
Total			\$157.64

(v) Variable Rate

**Business Gold Card**

VENTWELL INC

ANDREW MULKERIN

Closing Date 07/09/23

Account Ending 4003

Next Closing Date 08/09/23

p. 1/5

Customer Care:

1-800-492-3344

TTY:

Use Relay 711

Website:

americanexpress.com

New Balance **\$7,222.71****Minimum Payment Due** **\$901.73**

Includes the past due amount of \$581.73

Payment Due Date **08/03/23**

Late Payment Warning: If you do not pay the Minimum Payment Due by the Payment Due Date of 08/03/23, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount, and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	19 years	\$18,605

If you would like information about credit counseling services, call 1-888-733-4139.

➔ See page 2 for important information about your account.

⚠ Your account is past due.

➔ Please refer to the **IMPORTANT NOTICES** section on **page 5**.

➔ For information on your Pay Over Time feature and limit, see **page 4**

ⓘ Please note, your preset spending limit is \$6,100.00. You have spent \$7,222.71.

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/
business**Pay by Phone**

1-800-472-9297

Account Ending 4003

Enter 15 digit account # on all payments.
Make check payable to American Express.

ANDREW MULKERIN
VENTWELL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681

Payment Due Date
08/03/23

New Balance
\$7,222.71

Minimum Payment Due
\$901.73

See reverse side for instructions
on how to update your address,
phone number, or email.

AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031

\$ _____
Amount Enclosed



**Business Gold Card**VENTWELL INC
ANDREW MULKERIN
Closing Date 07/09/23

p. 3/5

Account Ending [REDACTED] 4003

**Customer Care & Billing Inquiries**International Collect
Lost or Stolen Card
Express Cash
Large Print & Braille Statements**1-800-678-0745**1-336-393-1111
1-800-678-0745
1-800-CASH-NOW
1-800-678-0745**Hearing Impaired**Online chat at americanexpress.com or use **Relay dial 711** and **1-800-678-0745****Website:** americanexpress.com**Customer Care
& Billing Inquiries**P.O. BOX 981535
EL PASO, TX
79998-1535**Payments**PO BOX 6031
CAROL STREAM IL
60197-6031**Payments and Credits****Summary**

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00	-\$157.64	-\$157.64
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	\$0.00	-\$157.64	-\$157.64

Detail

*Indicates posting date

Payments	Amount
06/16/23* ANDREW MULKERIN CUSTOMER SERVICE PAYMENT - THANK YOU	-\$6,437.22
06/23/23* ANDREW MULKERIN MOBILE PAYMENT - THANK YOU	-\$157.64
06/16/23* ANDREW MULKERIN RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$6,437.22

New Charges**Summary**

	Pay In Full	Pay Over Time ♦	Total
IRENE MULKERIN [REDACTED] 1140	\$0.00	\$508.80	\$508.80
ANDRIA LAUER [REDACTED] 1207	\$0.00	\$25.43	\$25.43
Total New Charges	\$0.00	\$534.23	\$534.23

Detail

♦ - denotes Pay Over Time activity

**IRENE MULKERIN**

Card Ending [REDACTED] 1140

	Amount
06/21/23 DocuSign SEATTLE WA 800-379-9973	\$508.80 ♦

**ANDRIA LAUER**

Card Ending [REDACTED] 1207

	Amount
06/19/23 ADOBE ACROPRO SUBS Adobe Systems SAN JOSE CA 8004438158	\$25.43 ♦

Fees

*Indicates posting date

	Amount
06/21/23* ANDREW MULKERIN RETURNED PAYMENT FEE	\$39.00

Fees Contined

*Indicates posting date

			Amount
06/28/23*	ANDREW MULKERIN	RETURNED PAYMENT FEE	\$39.00
Total Fees for this Period			\$78.00

Interest Charged

		Amount
07/09/23	Interest Charge on Promotional Balances	\$173.26
Total Interest Charged for this Period		\$173.26

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$540.00
Total Interest in 2023	\$955.12

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	29.99% (v)	\$6,799.47	\$173.26
Total			\$173.26

(v) Variable Rate

Information on Pay Over Time**Pay Over Time Limit**

There is a limit to your Pay Over Time feature balance. Your Pay Over Time Limit is \$6,100.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

Available Pay Over Time Limit

Your Available Pay Over Time Limit is \$0.00 and is accurate as of your statement date. This Limit is the remaining amount that you can add to your Pay Over Time balance. The Available Pay Over Time Limit amount is calculated by subtracting your Pay Over Time balance from your Pay Over Time Limit. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

Pay Over Time Setting: ON

The setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges will be placed in your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.

**Business Gold Card**

VENTWELL INC

ANDREW MULKERIN

Closing Date 08/09/23 Next Closing Date 09/08/23

Account Ending 4003

p. 1/6

Customer Care: 1-800-492-3344

TTY: Use Relay 711

Website: americanexpress.com**New Balance \$7,093.52****Minimum Payment Due \$543.36**

Includes the past due amount of \$354.36

Payment Due Date 09/03/23

Late Payment Warning: You are currently enrolled in a payment plan. If you complete or are removed from the plan for any reason, and we do not receive your Minimum Payment Due by the Payment Due Date of 09/03/23, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount. Also, your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

You are currently enrolled in a payment plan. **Please pay the agreed upon amount of \$189.00 by the Payment Due Date listed above to not go further past due.** If you would like to bring the account status to current, you need to pay the Minimum Payment Due listed above by the due date.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	4 years	\$8,388

If you would like information about credit counseling services, call 1-888-733-4139.

➔ See page 2 for important information about your account.

⚠ Your account is cancelled and past due.

➔ Please refer to the **IMPORTANT NOTICES** section on **page 5**.

ⓘ Please note, your preset spending limit is \$6,100.00. You have spent \$7,093.52.

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending 4003

Enter 15 digit account # on all payments.
Make check payable to American Express.

ANDREW MULKERIN
VENTWELL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681

Payment Due Date
09/03/23

New Balance
\$7,093.52

Minimum Payment Due
\$543.36

See reverse side for instructions
on how to update your address,
phone number, or email.



AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031

\$ _____
Amount Enclosed



Business Gold Card
VENTWELL INC
ANDREW MULKERIN
Closing Date 08/09/23

p. 3/6

Account Ending ■■■ 4003



Customer Care & Billing Inquiries

International Collect
Lost or Stolen Card
Express Cash

Large Print & Braille Statements

1-800-678-0745

1-336-393-1111

1-800-678-0745

1-800-CASH-NOW

1-800-678-0745

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-678-0745**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**

P.O. BOX 981535
EL PASO, TX
79998-1535

Payments

PO BOX 6031
CAROL STREAM IL
60197-6031

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00	-\$189.00	-\$189.00
Credits	-\$39.00	\$0.00	-\$39.00
Total Payments and Credits	-\$39.00	-\$189.00	-\$228.00

Detail

*Indicates posting date

Payments	Amount
08/08/23* AUTOPAY PAYMENT - THANK YOU	-\$189.00
Credits	Amount
08/08/23* Credit Adjustment for Late Payment Fee	-\$39.00

Fees

	Amount
08/03/23 Late Payment Fee	\$39.00
Total Fees for this Period	\$39.00

Interest Charged

	Amount
08/09/23 Interest Charge on Promotional Balances	\$59.81
Total Interest Charged for this Period	\$59.81

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$540.00
Total Interest in 2023	\$1,014.93

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	9.99% (v)	\$7,041.09	\$59.81
Total			\$59.81
(v) Variable Rate			

**Business Gold Card**

VENTWELL INC

ANDREW MULKERIN

Closing Date 09/08/23 Next Closing Date 10/09/23

Account Ending 4003

p. 1/5

Customer Care: 1-800-492-3344

TTY: Use Relay 711

Website: americanexpress.com**New Balance \$6,961.11****Minimum Payment Due \$543.36**

Includes the past due amount of \$354.36

Payment Due Date 10/03/23

Late Payment Warning: You are currently enrolled in a payment plan. If you complete or are removed from the plan for any reason, and we do not receive your Minimum Payment Due by the Payment Due Date of 10/03/23, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount. Also, your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

You are currently enrolled in a payment plan. **Please pay the agreed upon amount of \$189.00 by the Payment Due Date listed above to not go further past due.** If you would like to bring the account status to current, you need to pay the Minimum Payment Due listed above by the due date.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	4 years	\$8,202

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

⚠ Your account is cancelled and past due.

Please refer to the **IMPORTANT NOTICES** section on **page 5**.

Membership Rewards® Points

Available and Pending as of 07/31/23

715

For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary**Pay In Full Portion**

Previous Balance	\$198.37
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
New Balance =	\$198.37

Pay Over Time Portion

Previous Balance	\$6,895.15
Payments/Credits	-\$189.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$56.59
New Balance =	\$6,762.74
Minimum Due	\$523.36

Account Total

Previous Balance	\$7,093.52
Payments/Credits	-\$189.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$56.59

New Balance \$6,961.11
Minimum Payment Due \$543.36

Days in Billing Period: 30

Continued on page 3

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**
americanexpress.com/business
**Pay by Phone**

1-800-472-9297

Account Ending 4003

Enter 15 digit account # on all payments.
Make check payable to American Express.

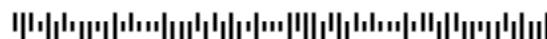
ANDREW MULKERIN
VENTWELL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681

Payment Due Date
10/03/23

New Balance
\$6,961.11

AutoPay Amount
\$189.00

See reverse side for instructions on how to update your address, phone number, or email.



AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031

\$ _____
Amount Enclosed



Business Gold Card
VENTWELL INC
ANDREW MULKERIN
Closing Date 09/08/23

p. 3/5

Account Ending ■■■ 4003



Customer Care & Billing Inquiries

International Collect
Lost or Stolen Card
Express Cash

Large Print & Braille Statements

1-800-678-0745

1-336-393-1111

1-800-678-0745

1-800-CASH-NOW

1-800-678-0745

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-678-0745**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**

P.O. BOX 981535
EL PASO, TX
79998-1535

Payments

PO BOX 6031
CAROL STREAM IL
60197-6031

i Thank you for enrolling in your payment plan. We will debit your bank account for your next scheduled payment of \$189.00 on 10/03/23. This date may not be the same date your bank will debit your bank account.

i Please note, your preset spending limit is \$6,100.00. You have spent \$6,961.11.

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00	-\$189.00	-\$189.00
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	\$0.00	-\$189.00	-\$189.00

Detail

*Indicates posting date

Payments	Amount
09/03/23* AUTOPAY PAYMENT - THANK YOU	-\$189.00

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
09/08/23 Interest Charge on Promotional Balances	\$56.59
Total Interest Charged for this Period	\$56.59

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$540.00
Total Interest in 2023	\$1,071.52

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	9.99% (v)	\$6,884.78	\$56.59
Total			\$56.59
(v) Variable Rate			

**Business Gold Card**

VENTWELL INC

ANDREW MULKERIN

Closing Date 10/09/23

Account Ending 4003

Next Closing Date 11/08/23

p. 1/9

Customer Care:

1-800-492-3344

TTY:

Use Relay 711

Website:

americanexpress.com

New Balance **\$6,824.47****Minimum Payment Due** **\$543.19**

Includes the past due amount of \$354.19

Payment Due Date **11/03/23**

Late Payment Warning: You are currently enrolled in a payment plan. If you complete or are removed from the plan for any reason, and we do not receive your Minimum Payment Due by the Payment Due Date of 11/03/23, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount. Also, your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

You are currently enrolled in a payment plan. **Please pay the agreed upon amount of \$189.00 by the Payment Due Date listed above to not go further past due.** If you would like to bring the account status to current, you need to pay the Minimum Payment Due listed above by the due date.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...

You will pay off the balance shown on this statement in about...

And you will pay an estimated total of...

Only the
Minimum Payment Due

4 years

\$8,011

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

⚠ Your account is cancelled and past due.

Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 5 - 9.**

Visit
www.membershiprewards.com

Account Summary**Pay In Full Portion**

Previous Balance	\$198.37
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
New Balance	= \$198.37

Pay Over Time Portion

Previous Balance	\$6,762.74
Payments/Credits	-\$193.91
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$57.27
New Balance	= \$6,626.10
Minimum Due	\$513.19

Account Total

Previous Balance	\$6,961.11
Payments/Credits	-\$193.91
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$57.27

New Balance	\$6,824.47
Minimum Payment Due	\$543.19

Days in Billing Period: 31

Continued on page 3

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**

americanexpress.com/
business

**Pay by Phone**

1-800-472-9297

Account Ending 4003

Enter 15 digit account # on all payments.
Make check payable to American Express.

ANDREW MULKERIN
VENTWELL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681

Payment Due Date
11/03/23

New Balance
\$6,824.47

AutoPay Amount
\$189.00

See reverse side for instructions
on how to update your address,
phone number, or email.



AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031

\$ _____
Amount Enclosed

**Business Gold Card**VENTWELL INC
ANDREW MULKERIN
Closing Date 10/09/23

p. 3/9

Account Ending ■■■4003

**Customer Care & Billing Inquiries**International Collect
Lost or Stolen Card
Express Cash**Large Print & Braille Statements****1-800-678-0745**

1-336-393-1111

1-800-678-0745

1-800-CASH-NOW

1-800-678-0745**Hearing Impaired**Online chat at americanexpress.com or use **Relay dial 711** and **1-800-678-0745****Website:** americanexpress.com**Customer Care
& Billing Inquiries**P.O. BOX 981535
EL PASO, TX
79998-1535**Payments**PO BOX 6031
CAROL STREAM IL
60197-6031

- i** We will debit your bank account for your next scheduled payment of \$189.00 on 11/03/23. This date may not be the same date your bank will debit your bank account.
- i** Please note, your preset spending limit is \$6,100.00. You have spent \$6,824.47.

Payments and Credits**Summary**

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00	-\$189.00	-\$189.00
Credits	\$0.00	-\$4.91	-\$4.91
Total Payments and Credits	\$0.00	-\$193.91	-\$193.91

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

Payments	Amount
10/03/23* AUTOPAY PAYMENT - THANK YOU	-\$189.00
Credits	Amount
10/04/23* Credit for AMEX Error	-\$4.91 ♦

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
10/09/23 Interest Charge on Promotional Balances	\$57.27
Total Interest Charged for this Period	\$57.27

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$540.00
Total Interest in 2023	\$1,128.79

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.
Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	9.99% (v)	\$6,742.96	\$57.27
Total			\$57.27
(v) Variable Rate			

**Business Gold Card**

VENTWELL INC

ANDREW MULKERIN

Closing Date 11/08/23

Account Ending 4003

Next Closing Date 12/08/23

p. 1/5

Customer Care:

1-800-492-3344

TTY:

Use Relay 711

Website:

americanexpress.com

New Balance **\$6,689.86****Minimum Payment Due** **\$543.19**

Includes the past due amount of \$354.19

Payment Due Date **12/03/23**

Late Payment Warning: You are currently enrolled in a payment plan. If you complete or are removed from the plan for any reason, and we do not receive your Minimum Payment Due by the Payment Due Date of 12/03/23, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount. Also, your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

You are currently enrolled in a payment plan. **Please pay the agreed upon amount of \$189.00 by the Payment Due Date listed above to not go further past due.** If you would like to bring the account status to current, you need to pay the Minimum Payment Due listed above by the due date.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...

You will pay off the balance shown on this statement in about...

And you will pay an estimated total of...

Only the
Minimum Payment Due

3 years

\$7,825

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

⚠ Your account is cancelled and past due.

Please refer to the **IMPORTANT NOTICES** section on **page 5**.

Visit
www.membershiprewards.com

Account Summary**Pay In Full Portion**

Previous Balance	\$198.37
Payments/Credits	-\$10.00
New Charges	+\$0.00
Fees	+\$0.00
New Balance	= \$188.37

Pay Over Time Portion

Previous Balance	\$6,626.10
Payments/Credits	-\$179.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$54.39
New Balance	= \$6,501.49
Minimum Due	\$513.19

Account Total

Previous Balance	\$6,824.47
Payments/Credits	-\$189.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$54.39

New Balance	\$6,689.86
Minimum Payment Due	\$543.19

Days in Billing Period: 30

Continued on page 3

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**

americanexpress.com/
business

**Pay by Phone**

1-800-472-9297

Account Ending 4003

Enter 15 digit account # on all payments.
Make check payable to American Express.

ANDREW MULKERIN
VENTWELL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681

Payment Due Date
12/03/23

New Balance
\$6,689.86

AutoPay Amount
\$189.00

See reverse side for instructions
on how to update your address,
phone number, or email.



AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031

\$ _____
Amount Enclosed



Business Gold Card
VENTWELL INC
ANDREW MULKERIN
Closing Date 11/08/23

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Account Ending ■■■ 4003



Customer Care & Billing Inquiries

International Collect
Lost or Stolen Card
Express Cash

Large Print & Braille Statements

1-800-678-0745

1-336-393-1111

1-800-678-0745

1-800-CASH-NOW

1-800-678-0745

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-678-0745**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**

P.O. BOX 981535
EL PASO, TX
79998-1535

Payments

PO BOX 6031
CAROL STREAM IL
60197-6031

- i** We will debit your bank account for your next scheduled payment of \$189.00 on 12/03/23. This date may not be the same date your bank will debit your bank account.
- i** Please note, your preset spending limit is \$6,100.00. You have spent \$6,689.86.

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$10.00	-\$179.00	-\$189.00
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$10.00	-\$179.00	-\$189.00

Detail

*Indicates posting date

Payments	Amount
11/03/23* AUTOPAY PAYMENT - THANK YOU	-\$189.00

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
11/08/23 Interest Charge on Promotional Balances	\$54.39
Total Interest Charged for this Period	\$54.39

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$540.00
Total Interest in 2023	\$1,183.18

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.
Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	9.99% (v)	\$6,616.66	\$54.39
Total			\$54.39
(v) Variable Rate			

**Business Gold Card**

VENTWELL INC

ANDREW MULKERIN

Closing Date 12/08/23

Account Ending 4003

Next Closing Date 01/09/24

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Customer Care:

1-800-492-3344

TTY:

Use Relay 711

Website:

americanexpress.com

New Balance **\$6,554.22****Minimum Payment Due** **\$543.19**

Includes the past due amount of \$354.19

Payment Due Date **01/03/24**

Late Payment Warning: You are currently enrolled in a payment plan. If you complete or are removed from the plan for any reason, and we do not receive your Minimum Payment Due by the Payment Due Date of 01/03/24, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount. Also, your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

You are currently enrolled in a payment plan. **Please pay the agreed upon amount of \$189.00 by the Payment Due Date listed above to not go further past due.** If you would like to bring the account status to current, you need to pay the Minimum Payment Due listed above by the due date.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...

You will pay off the balance shown on this statement in about...

And you will pay an estimated total of...

Only the
Minimum Payment Due

3 years

\$7,638

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

⚠ Your account is cancelled and past due.

Please refer to the **IMPORTANT NOTICES** section on **page 5**.

Visit
www.membershiprewards.com

Account Summary**Pay In Full Portion**

Previous Balance	\$188.37
Payments/Credits	-\$10.00
New Charges	+\$0.00
Fees	+\$0.00
New Balance	= \$178.37

Pay Over Time Portion

Previous Balance	\$6,501.49
Payments/Credits	-\$179.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$53.36
New Balance	= \$6,375.85
Minimum Due	\$513.19

Account Total

Previous Balance	\$6,689.86
Payments/Credits	-\$189.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$53.36

New Balance	\$6,554.22
Minimum Payment Due	\$543.19

Days in Billing Period: 30

Continued on page 3

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**

americanexpress.com/
business

**Pay by Phone**

1-800-472-9297

Account Ending 4003

Enter 15 digit account # on all payments.
Make check payable to American Express.

ANDREW MULKERIN
VENTWELL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681

Payment Due Date
01/03/24

New Balance
\$6,554.22

AutoPay Amount
\$189.00

See reverse side for instructions
on how to update your address,
phone number, or email.



AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031

\$ _____
Amount Enclosed



Business Gold Card
VENTWELL INC
ANDREW MULKERIN
Closing Date 12/08/23

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Account Ending [REDACTED] 4003



Customer Care & Billing Inquiries

International Collect
Lost or Stolen Card
Express Cash

Large Print & Braille Statements

1-800-678-0745

1-336-393-1111

1-800-678-0745

1-800-CASH-NOW

1-800-678-0745

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-678-0745**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**

P.O. BOX 981535
EL PASO, TX
79998-1535

Payments

PO BOX 6031
CAROL STREAM IL
60197-6031

- i** We will debit your bank account for your next scheduled payment of \$189.00 on 01/03/24. This date may not be the same date your bank will debit your bank account.
- i** Please note, your preset spending limit is \$6,100.00. You have spent \$6,554.22.

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$10.00	-\$179.00	-\$189.00
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$10.00	-\$179.00	-\$189.00

Detail

*Indicates posting date

Payments	Amount
12/03/23* AUTOPAY PAYMENT - THANK YOU	-\$189.00

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
12/08/23 Interest Charge on Promotional Balances	\$53.36
Total Interest Charged for this Period	\$53.36

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$540.00
Total Interest in 2023	\$1,236.54

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.
Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	9.99% (v)	\$6,491.56	\$53.36
Total			\$53.36
(v) Variable Rate			

**Business Gold Card**

VENTWELL INC

ANDREW MULKERIN

Closing Date 01/09/24 Next Closing Date 02/07/24

Account Ending 4003

p. 1/5

Customer Care: 1-800-492-3344**TTY:** Use Relay 711**Website:** americanexpress.com**New Balance** **\$6,611.90****Minimum Payment Due** **\$732.19**

Includes the past due amount of \$543.19

Payment Due Date **02/03/24**

Late Payment Warning: You are currently enrolled in a payment plan. If you complete or are removed from the plan for any reason, and we do not receive your Minimum Payment Due by the Payment Due Date of 02/03/24, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount. Also, your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

You are currently enrolled in a payment plan. **Please pay the agreed upon amount of \$189.00 by the Payment Due Date listed above to not go further past due.** If you would like to bring the account status to current, you need to pay the Minimum Payment Due listed above by the due date.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	3 years	\$7,650

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

⚠ Your account is cancelled and past due.

➔ Please refer to the **IMPORTANT NOTICES** section on **page 5.**

Visit
www.membershiprewards.com

Account Summary**Pay In Full Portion**

Previous Balance	\$178.37
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
New Balance =	\$178.37

Pay Over Time Portion

Previous Balance	\$6,375.85
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$57.68
New Balance =	\$6,433.53
Minimum Due	\$692.19

Account Total

Previous Balance	\$6,554.22
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$57.68

New Balance	\$6,611.90
Minimum Payment Due	\$732.19

Days in Billing Period: 32

Continued on page 3

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending 4003

Enter 15 digit account # on all payments.
Make check payable to American Express.

ANDREW MULKERIN
VENTWELL INC
1740 ADELINE DR
MECHANICSBURG PA 17050-1681

Payment Due Date
02/03/24**New Balance**
\$6,611.90**AutoPay Amount**
\$189.00

See reverse side for instructions
on how to update your address,
phone number, or email.



AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031

\$ _____
Amount Enclosed

**Business Gold Card**VENTWELL INC
ANDREW MULKERIN
Closing Date 01/09/24

p. 3/5

Account Ending [REDACTED] 003

**Customer Care & Billing Inquiries**International Collect
Lost or Stolen Card
Express Cash**Large Print & Braille Statements****1-800-678-0745**

1-336-393-1111

1-800-678-0745

1-800-CASH-NOW

1-800-678-0745**Hearing Impaired**Online chat at americanexpress.com or use **Relay dial 711** and **1-800-678-0745****Website:** americanexpress.com**Customer Care
& Billing Inquiries**P.O. BOX 981535
EL PASO, TX
79998-1535**Payments**PO BOX 6031
CAROL STREAM IL
60197-6031

- i** We will debit your bank account for your next scheduled payment of \$189.00 on 02/03/24. This date may not be the same date your bank will debit your bank account.
- i** Please note, your preset spending limit is \$6,100.00. You have spent \$6,611.90.

Payments and Credits**Summary**

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00	\$0.00	\$0.00
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	\$0.00	\$0.00	\$0.00

Detail

*Indicates posting date

Payments	Amount
01/03/24* AUTOPAY PAYMENT - THANK YOU	-\$189.00
12/03/23* RETURNED AUTOPAY (DEROGATORY)	\$189.00

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

*Indicates posting date

	Amount
12/11/23* Debit Adjustment for Purchase Finance Charge	\$0.30
01/09/24 Interest Charge on Promotional Balances	\$57.38
Total Interest Charged for this Period	\$57.68

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2024 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2024	\$0.00
Total Interest in 2024	\$57.68

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.
Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	9.99% (v)	\$6,543.87	\$57.38
Total			\$57.38
(v) Variable Rate			